

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JENNIFER R. EMERSON

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-70644 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/09/2016 and confirmed on 11/29/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		59,188.34
Less Refunds to Debtor	533.79	
TOTAL AMOUNT OF PLAN FUND		58,654.55

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,100.00	
Trustee Fee	2,825.29	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,925.29

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 4440	617.44	617.44	0.00	617.44
	PNC BANK NA Acct: 3389	0.00	16,939.94	0.00	16,939.94
	PNC BANK NA Acct: 4440	93.68	93.68	0.00	93.68
	PNC BANK NA Acct: 3389	4,122.48	4,122.48	0.00	4,122.48
	CAMBRIA COUNTY TAX CLAIM BUREAU* Acct: 2899	2,528.89	2,528.89	588.45	3,117.34
	ALLY FINANCIAL(*) Acct: 0029	0.00	25,603.52	0.00	25,603.52
	ALLY FINANCIAL(*) Acct: 0029	900.17	900.17	0.00	900.17
					51,394.57

Priority					
	TIMOTHY J SLOAN ESQ Acct:	0.00	0.00	0.00	0.00
	JENNIFER R. EMERSON Acct:	0.00	0.00	0.00	0.00
	JENNIFER R. EMERSON Acct:	533.79	533.79	0.00	0.00
	TIMOTHY J SLOAN ESQ Acct:	2,100.00	2,100.00	0.00	0.00
		*** NONE ***			

Unsecured					
	ONE MAIN FINANCIAL OF PA INC FKA SPF Acct: 6913	2,334.69	2,334.69	0.00	2,334.69
	SHERRI J BRAUNSTEIN ESQ++ Acct:	0.00	0.00	0.00	0.00
	BRIAN C NICHOLAS ESQ Acct:	0.00	0.00	0.00	0.00
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00

16-70644 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
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Unsecured

Acct:

2,334.69

TOTAL PAID TO CREDITORS

53,729.26

TOTAL CLAIMED

PRIORITY 0.00

SECURED 8,262.66

UNSECURED 2,334.69

Date: 10/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

JENNIFER R. EMERSON

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Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-70644 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jennifer R. Emerson
Debtor

Case No. 16-70644-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Oct 26, 2021

User: jhel
Form ID: pdf900

Page 1 of 2
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2021:

Recip ID	Recipient Name and Address
db	+ Jennifer R. Emerson, P.O. Box 333, Colver, PA 15927-0333
14287165	+ Cambria County Tax Claim Bureau, Cambria County Courthouse, 200 South Center Street, Ebensburg, PA 15931-1962
14287166	+ PNC Bank, P.O. Box 747024, Pittsburgh, PA 15274-7024

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 27 2021 10:19:05	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14298054	Email/Text: ally@ebn.phinsolutions.com	Oct 26 2021 23:35:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14287164	Email/Text: ally@ebn.phinsolutions.com	Oct 26 2021 23:35:00	Ally Financial, PO Box 9001951, Louisville, KY 40290-1951
14316159	+ Email/PDF: cbp@onemainfinancial.com	Oct 26 2021 23:47:17	OneMain, PO Box 3251, Evansville, IN 47731-3251
14287167	Email/Text: Bankruptcy.Notices@pnc.com	Oct 26 2021 23:35:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14287168	Email/PDF: cbp@onemainfinancial.com	Oct 26 2021 23:47:27	Sprinleaf Financial Services of PA, Inc., PO Box 3251, Evansville, IN 47731-3251

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		PNC BANK, N.A.
cr		PNC Bank, National Association

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-7

User: jhel

Page 2 of 2

Date Rcvd: Oct 26, 2021

Form ID: pdf900

Total Noticed: 9

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC BANK N.A. pabk@logs.com, ewassall@logs.com
Lauren Berschler Karl	on behalf of Creditor PNC BANK N.A. lkarl@rascrane.com, lbkarl03@yahoo.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Timothy J. Sloan	on behalf of Debtor Jennifer R. Emerson sloanlawpc@gmail.com notices@uprightlaw.com;sloantr92635@notify.bestcase.com

TOTAL: 8